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This paper is about the Finance Corps and its future. It chronicles recent significant events, both positive and negative, that have had an impact on the corps. The Finance Corps is the smallest basic branch of the Army and, like the Army, getting smaller. The Defense Finance and Accounting Service (DFAS), formed in January 1991, is in the process of standardizing and centralizing all DOD financial operations. As of 1 October 1992, DFAS will absorb (capitalize) a significant portion of the civilians and military working in Army finance offices. The impact of DFAS initiatives, TOE/TDA finance force structure analysis, and finance battlefield operational requirements are essential elements of this paper. Future alternatives are discussed including the possibility of a Resource Management Corps by combining the Finance Corps and Comptroller functional area. The battlefield mission for finance support to soldiers and commanders will continue to exist. Strong leadership, finance force structure changes, and significant improvements in policy, procedures, and communications are essential to support future contingency operations. Final conclusion is that the present Finance Corps must adapt to being smaller, perhaps merging into a Resource Management Corps, and existing within the new DFAS framework by maintaining its TOE structure with Finance Groups and Finance Support Commands.

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THE FINANCE CORPS TODAY AND TOMORROW

An Individual Study Project

by

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## INTRODUCTION

This paper is about the Finance Corps, both today and tomorrow. The last decade has been one of significant changes and challenges for the Finance Corps. Now, with the inception of the Defense Finance and Accounting Service (DFAS), the future of finance operations, and therefore the Finance Corps, will change dramatically. The Finance Corps still retains its important battlefield mission and must continue to train and prepare future plans and operations based on lessons learned from the recent Gulf War and Panama operation. The future finance force structure and battlefield doctrine must be developed in cognizance with the evolving national military strategy that shifts from a threat-based focus to adaptive regional planning with enough strategic agility to mass overwhelming force and terminate conflict swiftly and decisively.<sup>1</sup> Thus, while the Finance Corps will be operating in a joint environment, financial policies and procedures will be established by DFAS. Accordingly, this paper examines finance force structure, operations, and impacts associated with the creation of DFAS. Additionally, in searching for future efficiencies with the reality of reduced manpower, a proposed Resource Management Corps will be explored. The conclusions and recommended changes are offered to shape the foundation of the Finance Corps in order to face tomorrow's challenges as the Army downsizes and finance operations are centralized as part of the DFAS initiatives.

## **THE FINANCE CORPS TODAY**

The Finance Corps is the smallest basic branch in the Army. It is also one of the oldest branches of the Army, going back to the establishment of the office of a Paymaster General by congressional resolution on the 16th of June 1775. Just as any Army branch, the Finance Corps has deep-rooted traditions and a rich history of supporting commanders and soldiers. The last decade has brought many significant positive changes and introspective challenges to the Finance Corps.

### **Force Structure Changes**

As the Army got better through the eighties, so did the Finance Corps. Force structure changes were made as the Army evolved from Division 86 and into the Army of Excellence initiatives. Moving from the "J" Series Table of Organization and Equipment (TOE) to the "L" Series TOE resulted in complete changes in finance doctrine and resources to accomplish the mission. Doctrine changed from the traditional unit support to support on an area basis. Finance Support Teams (FSTs), also known as Mobile Pay Teams (MPTs), were established to provide support to 6,000 soldiers per team. The old concept of cellular teams for specific support such as travel or commercial accounts was discarded. Division Finance Companies were replaced initially by Area Finance Support Centers, then Finance Support Units (FSUs), and finally Finance Support Commands (FSCs). When



removed as a division asset, the finance force structure needed a command and control organization, hence the new Corps Finance Group (CFG). At the theater level a Theater Finance Command (TFC) was established. For the first time, finance doctrine and force structure became fully integrated and coordinated for mission support on the battlefield.

The most beneficial impact of the evolving force structure was the development of Colonel and Lieutenant Colonel commands. Some have categorized the establishment of these commands as the Finance Corps rejoining the Army. The Finance Corps focus had gradually drifted from being prepared for wartime to accomplishing peacetime support. Peacetime support was important and extremely challenging with decreasing manpower and increasing mission. But the necessary balance had become "off-center" with training and manpower devoted, for the most part, to peacetime requirements. The new finance command structure quickly refocused priorities and soldiers were trained for war while still accomplishing peacetime support. With the commands came credibility and support, and finance unit commanders were accepted and competed as equals with all other battalion and brigade commanders. The command structure gave the Finance Corps an identity and positions for junior officers to aspire to.

#### **Regimental Activation**

Another event that brought the Finance Corps closer together was the activation of the Finance Corps Regiment on 7 May 1987.

Organized as an entire branch under the U.S. Army Regimental System, the activation provided a renewal of branch traditions and a bonding mechanism for all branch members. The Corps new motto, "To Support and Serve," gives a vivid descriptor of the Finance Corps mission of supporting and serving soldiers and commanders on the battlefield. Along with the regimental activation came the establishment of the Finance Corps Association. The Association newsletter, published several times a year, has become instrumental in providing current information to all finance soldiers on achievements, training, regimental/unit events, and issues affecting the Finance Corps.

#### Branch Viability Studies

In 1985 there were two major studies involving the Finance Corps that underscored the fragility of the branch. The first was a study to determine the feasibility of combining the Adjutant General Corps and Finance Corps, and the other was to determine if the Finance Corps could be further civilianized. The findings of each study were briefed to the Commander, Training and Doctrine Command (TRADOC). The first study concluded that the disparate AG and Finance missions and expertise required to perform them made their combination to achieve operational efficiencies impractical. The second study concluded that further civilianization was not warranted due to the need for trained finance soldiers and a sustaining military base to perform essential finance missions on the battlefield.

The TRADOC Commander agreed with the findings and conclusions of both studies.<sup>2</sup>

#### Manpower-Now and Future

The Army of Excellence initiatives resulted in a decrease of Finance Corps manpower authorizations, as with most other Combat Service Support (CSS) branches. For the Finance Corps the decreases are not new. The efficiencies gained through the improvements of automated financial systems resulted in a twenty percent reduction in authorizations from 1975-1985. As shown in Figure 1, authorizations are projected to decrease by another 1,250 spaces (26 percent) from 1985-1995. Therefore, additional efficiencies and changes to structure must occur to absorb these cuts.

FINANCE AUTHORIZATIONS ACTIVE COMPONENT TOE AND TDA				
	FY85	FY90	FY92	FY95
OFFICERS (44)	543	485	442	365
ENLISTED				
FINANCE SPEC (73C)	3,691	3,169	3,094	2,390
ACCTG SPEC (73D)	416	597	419	704
SENIOR SGT (73Z)	222	180	191	163
TOTAL ENLISTED	4,329	3,946	3,704	3,257
GRAND TOTAL	4,872	4,431	4,146	3,622

Sources: Finance School Briefing Charts (1988)  
ODCSPER Personnel Functional Assessment (Jan 92)

FIGURE 1

Before the Army started to downsize, the Finance Corps was reducing its active duty strength. For example, in 1982 there were 1,171 active duty Finance Corps officers. With the end of

FY92 there are projected to be only 856 officers. This figure may drop even more because the projection does not include adjustments for the ongoing Selective Early Retirement Board (SERB) or Reduction-in-Force (RIF) actions. As shown in Figure 2, the inventory of the active component Finance Corps from 1985 to 1995 is projected to decrease by twenty-five percent. It may even be more as the Army continues to downsize. Additionally, new initiatives by the Defense Finance and Accounting Service (DFAS) to centralize functions may result in further reductions.

FINANCE CORPS ACTIVE DUTY PERSONNEL INVENTORY				
	FY85	FY90	FY92	FY95
OFFICERS (44)	1,086	863	856	740
ENLISTED				
FINANCE SPEC (73C)	3,691	3,217	2,908	2,380
ACCTG SPEC (73D)	416	473	484	812
SENIOR SGT (73Z)	222	199	183	146
TOTAL ENLISTED	4,329	3,889	3,575	3,338
GRAND TOTAL	5,415	4,752	4,431	4,078

Sources: Finance School Briefing Charts (1988)  
ODCSOPS Personnel Functional Assessment (Jan 92)

FIGURE 2

### Building for the Future

As the Army moved into the 1990's, it was able to demonstrate it's enormous capabilities during Operations JUST CAUSE in Panama and DESERT SHIELD/STORM in Southwest Asia. Similarly, the Finance Corps proved that earlier efforts to develop new TOEs, a command and control structure, and essential battlefield mission support were fruitful. As the forces were building as part of

DESERT SHIELD, LTG Pagonis, CG 22d TAACOM sent a message from the theater to the Army DCSOPS stating:

"Having been here from the start, I can attest that the rapid build-up just could not have been accomplished without the contributions of the Finance Corps, particularly in supporting procurement operations. Finance placed purchasing power in Commander's hands by allowing ordering officers to immediately procure goods and services from the local economy to sustain our forces. This has become especially important, given our very extended supply lines. Finance support is one thing I can confidently say is not broken. Finance units are very small, but take care of large populations, spread over vast distances. Pay support is very important to our soldiers and their families' morale. However, finance, contracting, and host nation support have been the foundation of our logistical efforts in Saudi Arabia. Finance has been available around the clock and is an integral part of every unit's operations. They serve as true combat multipliers by enabling the log base to become established as commanders obtain what they need locally. Bottom line is that there is definitely a need for a TOE Finance Corps structure in our Army. It works, and should not be civilianized nor combined with any other branch."<sup>3</sup>

Over the last decade many positive events have occurred for the Finance Corps. However, now there are new challenges and solutions must be found to shortcomings that have arisen. Coexisting with the new DFAS organization as functions are centralized and resources capitalized has become the immediate issue. There were many lessons learned concerning finance force structure and operations during the Persian Gulf War that need to be addressed. New visions and efficiencies must be explored, such as combining all resource management functions. All of these challenges, plus the realization that the Army is getting much smaller and the combat service support mix between the

active and reserve components is under close scrutiny, will have an impact on the future Finance Corps.

### **FINANCE FORCE STRUCTURE**

The decline of communism and end of the cold war have diminished the threat upon which our Army has been built. Accordingly, the Department of Defense has developed a plan to reduce the Army to a "base force" of twenty divisions from the total force high of twenty-eight divisions during the 1980's. Congress might further reduce the base force levels with the FY93 budget resolutions. Representative Les Aspin, Chairman of the House Armed Services Committee, has recently offered a new approach to sizing U.S. conventional military forces which is tied directly to those threats the United States might face in the future. He believes no other approach to force planning reveals how much is enough. In the words of Rep. Aspin, "Top-down force planning--what they're practicing in the Pentagon as they take successive cuts out of the budget--will leave us with a smaller version of the force we built for the Cold War. If the force isn't built from the bottom up on a clear threat assessment, then there is no way of knowing whether it's the right size or the right kind for the new era."<sup>4</sup>

## **Total Army Analysis**

Pentagon strategic planners have built the base force as the minimum essential military force necessary for National Security purposes. The force would be sufficient to respond to two Major Regional Conflicts (MRCs) or a MRC and a Lessor Regional Conflict (LRC). Each service's major combatant forces are identified in the Joint Strategic Capabilities Plan (JSCP). Each service must then develop the necessary combat support and service support forces required within remaining resources available. The Army accomplishes this with the biennial Total Army Analysis (TAA) which uses qualitative and quantitative processes to generate an affordable force structure by component (active, reserve, and national guard). The key to the appropriate force structure for each support or service support element is the allocation rules used to build the forces.

The recently completed TAA 99 revalidated the allocation rules for finance force structure. These allocation rules are one Theater Finance Command (TFC) per Theater Army; one Finance Group (FG) per Corps or Theater Army Area Command (TAACOM); one Finance Support Command (FSC) HHD per 18,000 Army population in theater; and one Finance Detachment (FD) per 6,000 Army population. The FSC commands and controls two to six FDs. The Finance Group commands and controls all assigned FSC's, normally two to six. As depicted in Figure 3, applying these allocation rules against TAA 99 wartime scenarios resulted in a requirement for 3 TFCs, 6 FGs, 43 FSCs, and 125 FDs. This reflects a

significant force structure reduction over TAA 96 figures due to the overall Army drawdown.

COMPONENT	TAA 96 to TAA 99 FINANCE FORCE STRUCTURE											
	TFCs			FIN GRPS			FSC HHDs			FDs		
	96	99	•	96	99	•	96	99	•	96	99	•
ACTIVE	2	2	NC	5	4	-1	31	23	-8	78	62	-16
ARNG							16	13	-3	68	40	-28
USAR	1	1	NC	4	2	-2	12	7	-5	48	23	-25
TOTAL	3	3	NC	9	6	-3	59	43	-16	194	125	-69

Source: ODCSOPS, HQDA (DAMO-FDL)

FIGURE 3

As Figure 4 shows, the decrease in force structure results in a thirty-two percent decrease in finance manpower authorizations across all components. This decrease is similar to other Combat Service Support organizations as the Army downsizes.

COMPONENT	TAA 96 to TAA 99 FINANCE MANPOWER AUTHORIZATIONS								
	OFFICER			ENLISTED			AGGREGATE		
	96	99	•	96	99	•	96	99	•
ACTIVE	249	201	-48	2517	1990	-527	2766	2191	-575
ARNG	116	79	-37	1608	1032	-576	1724	1111	-613
USAR	135	79	-56	1407	743	-664	1542	822	-720
TOTAL	500	359	-141	5532	3765	-1767	6032	4124	-1908

Source: ODCSOPS HQDA (DAMO-FDL)

FIGURE 4

Figure 4 also shows the majority of the authorizations are in the active component. This is an accurate reflection of the need for quick responding finance organizations for battlefield or contingency operations. This was proven with the deployment for



Operations JUST CAUSE and DESERT SHIELD. For JUST CAUSE, finance soldiers from the 18th Corps Finance Group and 7th FSU deployed quickly. Finance soldiers were also available with a provisional FSU already in Panama. JUST CAUSE was a short operation, but required timely financial support for such things as local procurement and the "weapons-for-cash" program. The buildup as part of DESERT SHIELD required early deployments for finance units. The early deployments were necessary as the finance battlefield mission support for commercial vendor services and soldier pay service increased dramatically. When the decision was made to deploy the VII Corps, CSS units (including the finance units) deployed to Southwest Asia (SWA) ahead of the majority of VII Corps combat forces. Reserve finance units were activated and supported CONUS mobilization sites and eventually one reserve FSU was deployed to SWA. Given possible future threats, and specifically in Low Intensity Conflict (LIC) operations, it will be even more important to have active component finance soldiers ready for immediate deployment. The LIC mission may involve counteracting terrorism, Foreign Internal Defense (FID), peacekeeping operations, and contingency operations. For the past several years there has been a Finance Support Team (FST) operating in Honduras, considered a FID operation. More recently, a Finance Detachment from the 45th FSU deployed to Turkey and northern Iraq in support of Operation PROVIDE COMFORT, the Kurdish humanitarian relief effort after the Persian Gulf war.

What about the finance force structure itself? Is the structure flexible enough to react to all possible scenarios? Can there be any efficiencies gained through further force structure cuts? Is a Finance Corps "sustaining base" important?

#### Finance Detachments

Unlike most Army units that can relate to squads, platoons, and companies, the finance force structure deals with smaller numbers of personnel and equipment. The building block of the finance force structure is a Finance Detachment. It consists of one officer and eighteen enlisted soldiers. Doctrinally, it can support up to 6,000 soldiers. Each FD has two Finance Support Teams that can perform independently with trained accounting specialists specifically assigned to support local payments to vendors. A FD is very flexible, but certainly not self sustaining. It will require logistical support by the units serviced. The FD proved to be the proper functional organization for finance operations during DESERT SHIELD/STORM. Finance Detachments operated in direct support on an area basis separated from its parent FSC. Operational flexibility was demonstrated as some detachments were attached between FSCs. All finance mission elements, as found in FM 14-7, Finance Operations, and individual Mission Essential Task Lists (METL), were performed by the FDs. Obtaining logistical support from serviced units was not a major problem. A recent article by MAJ Chris Mattingly and CPT Kevin Troller (two Finance officers who served in SWA) states, "Our

opinion is that detachments will provide the nucleus of future battlefield operations, and will receive the bulk of their logistical and life-sustaining support from the units in their area of responsibility (AOR). Additional support is also available at the finance group level, but the shortage of low density MOS personnel, vehicles, automation/communication assets, and ASL/PLL will always require us to rely on our combat arms/combat support brothers."<sup>5</sup>

#### Finance Support Commands

The Finance Support Command, previously the Finance Support Unit, is the basic TOE command and control unit in the finance structure. It consists of a headquarters detachment of 3 officers and twenty-four enlisted soldiers and from two to six FD's. The FSC is a non-divisional unit assigned to a Finance Group. The larger FSCs are battalion equivalent organizations commanded by a DA centrally selected LTC commander. The FSC is capable of providing the full spectrum of battlefield finance support to soldiers and commanders. During DESERT SHIELD/STORM several FSCs deployed successfully. Most FSCs were in direct support of divisions they habitually supported, such as the 101st FSC with the 101st Air Assault Division and the 24th FSC with the 24th Infantry Division. However, battlefield finance support was also provided on an area basis. The deployment of the FSCs also showed the necessity of having trained soldiers in the sustaining base. CONUS FSCs received soldiers from the TDA sustaining base

prior to deployment to bring the unit up to an acceptable Authorized Level of Operations (ALO). The 7th Finance Group mixed many soldiers from different units into the FSCs that deployed. This was done to ensure complete finance coverage in all of the kasernes/bases of the deploying units. There was no degradation in finance service or support due to these changes.

FSCs are not self sustaining organizations and had to rely on the units they supported for much of their logistical support. This is not unlike many units in a base of operations and, again, was not an insurmountable problem. However, FSCs have a definite need for more transportation and communication equipment. The FSC as presently equipped does not have enough transportation to continuously move to provide support over long distances on the battlefield. The FSC must have additional organic transportation with the headquarters and each FD having a 5 ton truck, HUMMVs (three per FD), and associated trailers. Communications is the lifeblood for a finance unit and commo equipment within an FSC prior to DESERT SHIELD/STORM was virtually nonexistent. Supporting signal units performed minor miracles in the desert, but with continuous movements and no dedicated commo equipment, there was an adverse impact on finance mission accomplishment. FSCs should have on hand mobile subscriber equipment, FAX phones, and necessary training on communications support for the next war.

Organizationally, it is essential that the FSC have a viable operations section (S-3) headed by an officer to ensure proper

tactical and technical operations are being trained and employed. Another significant problem with the transition from the FSU to the FSC TOE is the loss of the Executive Officer (XO). The Major performing as the XO provides the FSC Commander the operational experience to help lead and train the organization.

Additionally, this position is needed for valid career progression between the ranks of Captain and Lieutenant Colonel. The XO can perform as a one man internal control organization, can orchestrate the staff, and can give valuable assistance to subordinate FD commanders. These are the same essential functions an XO performs in all Army battalion level units.

The Persian Gulf war also completely validated the LTC command structure for FSCs. Having a LTC commander allowed those FSCs to have a voice within the command structure in the area supported. This greatly enhanced logistical support received and two-way communications with the units supported. Additionally, FSC commanders performed other roles. The 24th and 101st Division Commanders used supporting FSC Commanders as base camp commanders. The 215th FSC commander also performed duties as a theater staff finance officer until the Army Central Command (ARCENT) established a small finance policy staff under the Comptroller.

Are FSCs and subordinate FDs the right size? Except for a few modifications like adding an XO to the FSC and relooking the non-Finance MOS structure, they appear to be structured properly. But there will be little growth in TOEs in a down-sizing Army.

Moreover, FSC authorizations did not get a complete verification during SWA because military pay input could not be accomplished in theater. However, military pay research, precoding of documents, LES delivery, and enormous cashier operations did indicate the staffing was at an acceptable level. FSCs also performed other tasks such as perimeter defense and life support details. The current FSC staffing does provide the required flexibility for continuous operations.

#### Finance Groups

The next higher level of finance organization is the Finance Group. It provides command and control as well as finance support for all joint and combined commands, units, and soldiers within a corps or TAACOM boundary. The FG commander is a HQDA centrally selected brigade level Colonel who reports directly to the corps/TAACOM commander. The FG has always suffered from austere staffing since the TOE was first documented in the mid-eighties. It has been a painful process for the Finance Corps to operate a FG properly with a lack of personnel and experience within the staff. Importantly, although the authorizations for the staff have not increased dramatically, the experience level, and therefore the quality, have improved immensely as both FSC and FG structures have matured. The 18th Corps Finance Group and the 7th Finance Group both deployed in support of the Persian Gulf war and performed admirably. Each FG tested its entire METL and more. The 18th CFG, as the first to

arrive in theater assumed the accounting mission and central funding for the entire theater. As time went on these became enormous tasks. Each deployed FG had the same transportation and communication limitations discussed earlier for FSCs. In the final analysis, the FG proved to be essential and viable as the command and control organization for the finance force structure.

#### Theater Finance Commands

The Theater Finance Command (TFC) is the largest of the finance force structure organizations. The TFC mission is to provide support to Theater Army joint and combined operations and provide policy and technical guidance to finance units in the theater. The TOE strength has 19 officers and 67 enlisted for a total of 86 personnel, much larger than the FG with 8 officers and 48 enlisted personnel. The TFC is commanded by a Colonel, with a Brigadier General appointed as commander during wartime operations. The TFC performs a wide range of responsibilities, from the operational functions of central funding, accounting (appropriated and non-appropriated), travel, civilian pay, commercial accounts, etc. to the staff functions of policy and technical guidance. Some of these functions require TDA augmentation. There are currently two active component TFC's (in Europe and Korea) and one USAR TFC. Understandably, the active component TFC's are bound to those respective theaters by peacetime workload and wartime mission. Moreover, it is reasonable to assume that the deployability of a TFC would become

a function of timing and mission requirements. Thus, a TFC would probably not deploy in full, but in increments as a contingency AOR develops and theater level finance support functions are required.

Unfortunately, a TFC was not employed during the Persian Gulf war for a multitude of reasons. The doctrinal trigger of when to deploy a TFC, partially or totally, never materialized even if apparent. The two active TFCs were not available without 4-star coordination and approval, and the reserve component TFC was not viewed as a viable option, mainly because of the unit's inexperience. There was also resistance to activating a provisional TFC using the assets of an existing FSC in Theater (specifically, the 215th FSC performing in the COMMZ with an area support mission, but under the command of the 18th CFG). Eventually the ARCENT commander declined to request a TFC and the ARCENT Comptroller staff was increased to handle the staff finance and policy requirements. The 18th CFG continued to perform theater wide central funding and accounting missions which would doctrinally have been absorbed by a TFC. Another attempt to introduce a TFC into the theater after the war was also unsuccessful.

Doctrinally, a TFC should have been established in SWA, and the current finance TAA allocation rules would have had another FG to support the 22d TAACOM that was developed in theater. The additional FG or the TFC could have alleviated the 18th FG that was understaffed to perform theater level finance operations.



The TFC would have effectively solved the policy and technical guidance shortcomings in the theater. However, having both organizations operating in the COMMZ would have surfaced a dichotomy in the finance doctrine regarding the command and control of the FSCs operating within the COMMZ. Field Manual 14-7, Finance Operations, allows for the TFC to command and control FSCs not otherwise assigned to a Finance Group which covers the current C<sup>2</sup> situations in Korea and Europe. In SWA, if there had been a TAACOM FG, no FSC would have been under the command and control of the TFC. The issue of C<sup>2</sup> of FSCs in the COMMZ must be rectified. If the TFC is not going to be a C<sup>2</sup> headquarters in a developed theater, then it's existence will be based on the breadth of the finance mission and value added to the command.

#### The Future of the Theater Finance Command

The fact that a TFC was not in SWA is history. The Finance Corps leadership must now look to the future and determine the proper role and size of the TFC to support the next major conflict. There are many factors that will influence the decision. First, the National Military Strategy is now based on possible regional conflicts rather than a full global encounter. The introduction of forces into these conflicts will hopefully lead to a quick decisive victory. However, even if a Corps is deployed for a regional conflict, there will be an Echelon Above

Corps mission requiring some type of finance operational and policy support.

Second, the significant reductions in military manpower and withdrawals from forward based areas may dictate force structure eliminations. For example, if the Seventh Army is removed from Europe and only a Corps headquarters remains, then the 266th TFC would be a candidate for elimination. Similarly, if there are massive changes to the Eighth Army structure in Korea as the unified command is turned over to the Republic of Korea, then the 175th TFC would be in jeopardy. If these eliminations were to occur there would no longer be an active component TFC. Decisions would have to be made whether to attempt to relocate one of these TFC's within CONUS, add manpower to the FG, or simply to allow the manpower as part of the TFC structure to disappear.

Third, the centralization of finance operations and capitalization of manpower resources by DFAS (discussed later in this paper) will impact on the mission and manpower requirements of the TFC. Assuming DFAS successfully centralizes such functions as accounting and travel operations, conceivably fewer TFC manpower requirements would be needed to perform these missions. However, finance resources would still need to transmit appropriate pay data/transactions over reliable communications to the DFAS sites. The capitalization of military manpower resources by DFAS eliminates flexibility in filling TFC authorizations in time of mobilization and deployment.

Fourth, with the combination of above factors the proper sequence for deploying a TFC and the correct size of the organization to accomplish the mission would have to be identified and placed into the doctrinal manual, FM 14-7. Flexible, but definable, rules for deploying a TFC will have to be established. TFC elements would deploy as the finance mission and theater builds. Most likely the command, central funding, and finance and accounting division (for theater policy and technical guidance) would deploy initially. Given the increased pressure with manpower reductions and DFAS capitalization can and should the TFC structure and authorizations be reduced? And, more importantly, where should the TFC reside, other than with the forward deployed Seventh and Eighth Armies, to effectively be available for the next major contingency?

The Finance Corps leadership must explore all alternatives in deciding the TFC viability and role in the future force structure. One alternative would be to establish a TFC in lieu of a FG at the TAACOM level. This would require a change to TAA allocation rules. The TFC at the TAACOM would command and control FSCs within the COMMZ. But there is no advantage to doing this. The TFC would not be able to accomplish theater level policy and technical operating guidance because it would be operating at a subordinate command headquarters rather than at the Army or Unified Command level.

Another alternative would be to downsize the TFC to perform only policy and technical guidance functions for the entire

theater as the land component executive agent for finance operations. The TFC would be the central voice for finance policy and guidance within the AOR, provide timely advice to the CINC, and be able to deal with the CONUS policy-makers (now DFAS). A downsized TFC would still have the proper personnel and experience for this mission and would hopefully still be commanded in wartime by a Brigadier General. In peacetime, this TFC could be integrated with one of the DFAS centers (most likely the one in Indianapolis). At this location the unit could properly train and prepare for it's wartime mission. One of the dangers with this alternative is the TFC would not be a command and control organization. This may not be an insurmountable problem. In SWA, a Personnel Command (PERSCOM) was established by bringing in a BG, an ad hoc staff, and two reserve component Personnel Service Companies. This organization was not a command and control headquarters but did provide essential information to the Army Component Commander on strength accounting and casualty reporting. As long as the TFC mission is deemed essential to the CINC it can survive without being a C<sup>2</sup> headquarters.

A third alternative is to ensure the current 366th TFC (USAR) is properly staffed and trained to mobilize and deploy during the next regional contingency. This would mean extensive training and use during major exercises such as BRIGHT STAR. In order to be effective in any contingency operation, this organization would have to develop a complete network to deal with DFAS, Dept. of the Army, PERSCOM, and many other major headquarters. This is

a very difficult proposal given the limitations on active training for USAR units.

Another alternative would be to have a TFC be a COMPO 4 force structure unit and activated as required to support a regional conflict. The fill for this unit would come from positions within the active component working within DFAS. One of the advantages of this would be to have experienced and networked personnel available to immediately perform. Among the disadvantages would be the lack of unit training and organization prior to deployment.

A last alternative would be to have the TFC doctrinal operational missions be absorbed by the TAACOM FG, and the policy and technical guidance missions performed in the theater by the CINC's Comptroller and his staff. With this proposal, in order to properly plan for the finance mission in the next war and be a single point of contact for technical policy issues, a finance staff headed by an Army LTC (again, given that the Army is the land component executive agent for finance operations) should be on each warfighting CINC's and Theater Army Comptroller staff. The Comptroller, if an Army officer, would be a Colonel or in wartime possibly a BG, knowledgeable in financial operations as a result of training and experience garnered as a member of the Resource Management Corps advocated later in this paper.

I am sure there are other alternatives that may be viable for the TFC mission. Unquestionably, the future TFC is the most difficult force structure issue for the Finance Corps leadership.

However, this issue must be tackled head-on and decisions made to ensure the missions performed by the TFC are accounted for during any future conflict.

#### Force Structure Summary

The basic force structure of the FDs, FSCs and FGs should remain. Modifications to the TFC should come within the framework identified above for both mission and structure. The next possible area of efficiency would be to better place subordinate units under the command and control of the higher organization. The Finance Corps should look at increasing the number of FDs within an FSC to the doctrinal span of control limit of six, especially an FSC with a mission supporting EAC units in the COMMZ on an area basis. Admittedly, all the FD's may not be at the same location, but there is nothing wrong with that. Furthermore, some Reserve Component FDs can and should, when warranted, be commanded and controlled by an active component FSC. This could eliminate some of the reserve component FSC headquarters organizations. However, with the current TAA allocation rules there would still be valid requirements for reserve component FSCs to provide direct support to reserve component divisions, area support within the COMMZ, and duty at CONUS mobilization sites.

The sustaining base for finance TOE units in the past has been TDA soldiers at CONUS Finance and Accounting Offices. As of 1 October 1992 these assets will be absorbed or "capitalized" by

DFAS and, therefore, possibly would not be available for deployment with understrength TOE units. Therefore, it is important that finance TOE units have the proper personnel, equipment, and training in order to react quickly to the next crisis. "Whether or not the finance force structure stays the same, at a minimum, all TOE finance units in direct support of a contingency corps must be at ALO 1 and their TOE equipment must all be coded with Equipment Readiness Code A (ERC A). Additionally, there must be a concerted effort by the contingency corps leadership to ensure the supporting finance unit possesses sufficient communications equipment and priority to not only communicate in the LIC/contingency area, but with home station as well. In terms of both logistics and soldier support/morale, too much is riding on the finance support/sustainment mission to relegate it to a lower priority."<sup>6</sup>

#### **FINANCE OPERATIONS**

The Gulf War validated Finance Corps FG and FSC force structure and doctrine, but exposed several shortcomings in finance operations. Chief among these were the lack of a military pay input system within theater and adequate communications. Finance soldiers and civilians throughout the network, both in SWA and at home installations, worked long hours and performed magnificently. Commanders and soldiers who served

in SWA have expressed universal appreciation for the efforts of finance soldiers in providing cash and services in support of operational and individual needs. Likewise, at home installations the mobilization effort, compassionate resolve in providing family support needs, and handling the significant increase in workload, has drawn significant and well deserved praise. The finance mission support was a total team effort by thousands of dedicated civilians and military (both active and mobilized reserves). However, their efforts could not overcome the magnitude of the military pay transaction increases caused by the mobilization, additional pay entitlements, and the lack of military pay input capability in SWA.

In some ways the Finance Corps was a victim of bad luck. By some measure even if there was an operational military pay system in SWA there would have still been problems. It can't be totally dismissed that the DFAS and Finance Corps leadership either caused or did not act quick enough to prevent the overall military pay system problem. In December 1991, the FORSCOM J8 sent a message that captured the essence of the problem:

"The Army pay system does not provide the necessary automation, communications or complete procedures to support contingencies or deployments. Pay changes are reported in several ways, to include COA-HOST, courier, telephone and mail for input to JUMPS. Selected changes, e.g., collection of field rations for officers, require a monthly entry. Guidance has not always been timely, causing input stations to make adjustments that later prove incorrect. As a result, changes are duplicated or not appropriately entered."<sup>7</sup>



As the buildup increased, so did the magnitude of pay entitlements and transactions, further compounding the problem. After the war, General Schwarzkopf, CINCCENTCOM, sent a message to General Vuono, CSA, indicating he was disturbed by the apparent lack of proactiveness and responsiveness by the CONUS finance community in providing policy guidance and procedures in a timely manner. In response to General Schwarzkopf's concerns, the Director of DFAS tasked BG Bruce Hall to evaluate military pay support provided to the Army during Operations DESERT SHIELD/STORM. BG Hall formed a team who interviewed a variety of participants and researched numerous issues. This team, called the Pay Support Evaluation Team (PAYSET), produced a report entitled "Military Pay Support to the Army, Operations DESERT SHIELD/STORM, August 1990-June 1991." This report chronologically and accurately displays the financial events of the operation and fully discusses the pertinent problems through a series of issue papers. In analyzing the team's findings, five significant areas requiring attention were identified:

1. A need to improve the accuracy of soldier's pay.
2. A need to improve finance and accounting contingency planning.
3. A need to define/redefine organizational roles and responsibilities.
4. A need to reevaluate the finance and accounting support capabilities on the battlefield.
5. A need to review the Single Source Data (SSD) concept.<sup>1</sup>

The main reason there was no military pay input system available for SWA was that the Army had committed to adopting Joint Service Software (JSS) and stopped development work on the

field component to the JUMPS-Army Automated Coding System (JACS). The Comptroller of the Army in answering the FORSCOM J-8 message stated, "Unfortunately DESERT SHIELD caught us in the transition phase. Therefore we are faced with balancing limited resources between support of current systems and JSS. The enhancements offered by JSS are sorely needed to improve the quality of pay support to our soldiers. . . .But, in addition, military pay legislation and policy have evolved along lines that have proven to be not fully compatible with the demands of DESERT SHIELD. As a result we have been forced into a reactive posture which, in some instances, has delayed solutions to problems. Nevertheless, we have diverted significant resources to the support of DESERT SHIELD and the unique problems encountered."

JSS is now being deployed throughout the Army. However, JSS currently cannot be deployed to a field environment without a special modem to link the computer with a communications system. Even in SWA most units had an inquiry capability into the military pay system by either using the JUMPS-Army Teleprocessing System (JTELS) or sending a message using electronic mail on the Comptroller of the Army computer network called COA-HOST, as long as DDN or commercial commo could be obtained and kept operational. So, JSS is not now and will not be the panacea for military pay input until proper commo linkage can be procured. The communications issue is being worked by the Soldier Support Center Director of Combat Developments and the U.S. Army Signal School as a part of the Finance Battlefield System (FBS).

Connectivity will be to the Army's Tactical Command and Control System (ATCSS). Finance must have JSS as well as strong commo support/priority for future contingency operations.

#### Pay Transaction Increases

Another important fact is that during a deployment and mobilization the number of transactions affecting a soldier's pay increases dramatically. New allotments, BAS collections on officers each month, starting Imminent Danger Pay, family separation allowances, special leave accrual, casual pay collections, and tax inputs all are added to the normal finance office workload. During DESERT SHIELD/STORM some finance offices had pay transaction inputs of 300 percent above normal. Moreover, the transfer of reserve military accounts into the JUMPS active system had not been fully tested nor achieved acceptable results. Of course the quality is only as good as the reserve pay account. Records converted to the active pay system did not have acceptable pay options and many errors in basic data required corrective action costing many precious manhours. In addition to the increases listed above, reservists were also entitled to variable housing allowances and officer clothing allowances. For the next conflict, manpower must be dedicated early to ensure the increase in military pay workload remains manageable. To accomplish this, reserve component units and individuals should be identified to backfill deployed active component finance units and supplement DFAS operations centers.

There should be on-the-shelf plans and policies to cover the variations of military pay entitlements and programs.

With a centralized pay system we should be able to identify the soldiers in the theater of operations. For SWA this was often not the case. Many soldiers came to SWA as individual replacements and there were several attachments and cross detachments. Working with the personnel community, there must be better accountability of units and soldiers. This would include another duty identifier (TDY and PCS are examples) for deployed soldiers and a Unit Identification Code (UIC) derivative for deployed units. This would help with the distribution of Leave and Earnings statements, which became a very time consuming task in SWA.

#### Cash Operations

Cash will always be on the battlefield. A large part of mission support in SWA was centered around cash operations. Vendors wanted cash for local purchases. Soldiers also had uses for cash. In SWA, with a large build-up and draw-down period, and with the availability of purchases from AAFES operations and local merchants, there was a large need for cash. A high percentage of active component soldiers were on SURE-PAY, but much less for the mobilized reserve components. This resulted in the majority of cash disbursed in theater to soldiers taking the form of Casual Pays; however, many personal checks were also cashed. There was also the capability to produce "counter

checks" if a soldier had a checking account number. The large number of casual pays coupled with the fact that the collections could not be input to the military pay system in theater caused immense problems and eventually embarrassment to the Finance Corps. One of the primary strengths of finance operations in the past has been the internal controls, accuracy and timeliness of inputs.

The collection of the casual payments dragged on over weeks and months rather than days. Many soldiers were released from active duty prior to the collection causing an out of service debt. In December, the Secretary of Defense said the military would waive debts of up to \$2,500 for people who were overpaid during operations DESERT SHIELD and DESERT STORM. The waivers are expected to cost the Defense Department \$80 million. The overpayments were made in almost every category of pay and allowances, and were not caused by just the casual pay problems. The Army Times reported the House and Senate Armed Services committees noted in a report accompanying the 1992 defense authorization bill, "Defense finance officials and not service members, appear to be responsible for the overwhelming majority of the overpayments."<sup>10</sup> Certainly this underscores the importance of taking corrective measures now to ensure this does not happen during any future deployments. Corrective measures must include ensuring finance personnel have the proper equipment and procedures to make timely input for these collections.

## Automated Systems

Our financial systems have become more automated and will become more centralized. However, many of these systems will not be employed in an area of contingency/combat operations. In SWA, disbursing operations were accomplished manually. Most CONUS finance offices were using the automated STANFINS Redesign One (SRD-1) system. Therefore some officers, considered experts on SRD-1, floundered and had to be retrained on manual operations in order to be effective in SWA. The same is true regarding accounting operations. As according to doctrine, STANFINS was not active in the theater, but accounting transactions were conducted requiring knowledge of STANFINS inputs and "type-action" codes. As commercial accounts and travel computations and payments become centralized, there must be specific procedures and training for finance soldiers who could be deployed for contingency operations.

## The Leadership Dimension

The success of finance operations on the battlefield in the future will depend on strong leadership able to decisively issue theater finance policy and manage change. This may be very difficult. The finance network must be completely coordinated to be effective. The PAYSET report states:

"With the establishment of DFAS and the increased emphasis on joint operations, the roles and responsibilities of the various organizations involved in finance related policy and operations need to be defined/redefined. Additionally, the flow and media for

communications must be addressed to preclude conflicting policy or duplicative policy inquiries. . . . Multiple lines of communication between and within levels, coupled with a lack of clearly defined roles and responsibilities for organizations involved, created time delays and a gap between the expectations of "customers" and actual implementation by the finance network. Additionally, changes in organizational roles during the operations, both in and outside of theater, further complicated the process. Within theater, Army finance policy was transferred from the 18th FG to ARCENT and then to the 22d SUPCOM. Additionally, CENTCOM and FORSCOM were involved in establishing theater finance policy. At least six organizations were providing policy guidance and information to the theater to include the Per Diem Transportation and Allowance Committee (PDT&TAC), DOD Comptroller, DFAS-HQ, Army DCSPER, DFAS-IN, and FORSCOM. Clear simplified lines of responsibility for the dissemination of policy and implementation guidance need to be developed."<sup>11</sup>

There will always be similar situations in future wars. DFAS and Finance Corps leaders must develop policies and relationships now that will endure in war. DFAS is focused on standardizing and centralizing financial systems and will be for some time. The leadership of the Finance Corps is fragmented and appears not to have much influence with the DFAS leadership. The Finance Corps always had a General Officer (GO) at the U.S. Army Finance and Accounting Center which has now been absorbed by DFAS. The Comptroller of the Army has never been a Finance Corps officer nor is there a Finance Corps General officer position anywhere on the Army Staff. Most branch schools have Major Generals who are the branch proponents and Chief of their respective Branch or Corps. Because of the small size of the Finance Corps, the Finance School is headed by a Colonel. The Finance Board, consisting of the senior leadership of the Finance Corps

including previous and current Colonel commanders, strongly recommended the ASA(FM) establish a Finance Corps General Officer position in ASA(FM). The summary of the last board stated, "As we continue to downsize the force and regionalize, the Finance Corps needs a General Officer at DA level to serve as branch advocate, liaison to the DFAS HQs and Centers, oversee USAFINCOM, and provide input to force structure, doctrine, proponentcy, and training."<sup>12</sup> The challenges facing the Finance Corps in the future requires strong focused leadership at the top. This is now missing. A solution must occur soon. Credibility must be established with DFAS, and lessons learned from SWA concerning finance operations, doctrine, and force structure need to be resolved with specific direction from the leadership. In order to be recognized as the Finance Corps leader, the General Officer position should remain in the Army and not part of DFAS. Moreover, DFAS would be better served to also have a Finance General officer at DFAS-IN as the Director or Deputy. An alternative would be to have a Finance Corps General officer be the Deputy Commandant at the Soldier Support Center (SSC) and/or elevate the Finance School Commandant position. Since Ft. Harrison is scheduled to close and the Finance School may become even smaller, this alternative would most likely be difficult to justify. Therefore, the GO positions should quickly be documented and established within the ASA(FM) and in DFAS.

Finance operations will continue to change rapidly. The peacetime mission must be performed as effectively and



efficiently as possible. Finance units and individual soldiers must be well schooled in operational changes, have the right equipment and communications for their wartime mission, and apply the lessons learned from SWA and Panama. Together with DFAS, the Finance Corps must now plan for the next contingency operation.

#### **DEFENSE FINANCE AND ACCOUNTING SERVICE IMPACTS**

"As changes occur, it is essential for all of us to view them as opportunities rather than as threats. I encourage each of you to meet the future challenges head on and offer suggestions for improvement when you see the need. Remember, in an environment of change, the most adaptable organizations will thrive."<sup>13</sup>

On 20 January 1991, DOD activated the Defense Finance and Accounting Service (DFAS). DFAS was created as a result of a fall 1989 Defense Management Report Decision (DMRD) proposing the consolidation of accounting and finance functions throughout DOD. The Deputy Secretary of Defense actually directed the establishment of DFAS in a memorandum dated 3 July 1990 by stating:

"There is a great need within the Department for standardization of financial and accounting information. To accomplish this, it is essential that common data systems be utilized across the Services and the Department, consistent with Corporate Information Management principles. Further, to provide the type of information necessary for managing the Services and the Department, the financial and accounting information must be accurate, comprehensive, and timely. The establishment of a single finance and accounting organization for the Department of Defense provides an

excellent opportunity to accomplish these goals and to effect considerable cost savings. Therefore, it is directed that the Department establish such an organization. However, before this consolidation is initiated, it is essential that a well-planned and prudent schedule be developed."<sup>14</sup>

Mr. Al Conte was appointed to head the Implementation Group of approximately forty-five people from all of the services. With the activation he became the first Director of DFAS. The specific mission adopted for DFAS was to control, direct, and standardize policies, standards, systems, and operations of DOD finance and accounting functions. The mission again reflects the DOD-wide nature of the agency and its functional orientation, but moves more directly to the control and standardization aspects of reasons for the creation of DFAS.<sup>15</sup> DFAS has accepted the study group analysis that \$150 million in annual savings potentially can be achieved through the improvement and consolidation of accounting and finance functions throughout DOD. Those savings have now been embedded in the Future Year Defense Plan (FYDP) and DFAS will develop plans to achieve those savings.<sup>16</sup>

With the DFAS Indianapolis Center (DFAS-IN) activation on 22 January 1991, the U.S. Army Finance and Accounting Center (USAFAC) was inactivated and the personnel capitalized under DFAS. The remarkable aspect of these activations is that they occurred just after the war began in the Persian Gulf. This caused some initial confusion on operational and policy decisions. Specifically, guidance on the Combat Zone Tax Exclusion (CZTE) and implementing the Soldier Savings Deposit

Program, was either incomplete or disseminated late, causing problems in accurate information and pay support to soldiers.

#### Regionalizing Finance Operations

Events have moved at a rapid pace to achieve the DFAS future goals of standardization and consolidation of finance and accounting operations that will lead to significant savings. Throughout most of 1991 the DFAS-IN and Assistant Secretary of the Army (Financial Management) (ASA(FM)) staffs worked on regionalizing Army finance and accounting operations as the initial step towards the standardization and consolidation process. The DFAS Director and ASA(FM) sent the DOD Comptroller a memo dated 16 October 1991 indicating the Army concurrence in the regional concept and their ultimate transfer in their entirety to DFAS.<sup>17</sup> The Army proposed ten Regional Finance and Accounting Offices (RAFO). The mission of the RAFO's would be accounting (record-keeping, systems oversight, reporting) and production processing (accounts payable, civilian pay, travel, and disbursing). In early November, the Finance Board met and recommended to the Deputy Assistant Secretary of the Army for Financial Operations that the TOE Theater Finance Command or Finance Group Commanders be dual-hatted as the RAFO director at collocated sites.

The regionalization concept is not new. In 1988 the U.S. Army Finance and Accounting Center (USAFAC) published a "Finance and Accounting Proposed Network for the 1990's." The concept was

to create an office at the MACOM level which would provide Finance and Accounting support operations and to retain at the installation essential Finance and Accounting service operations.<sup>18</sup> This proposal led to the Finance and Accounting Network Improvement Plan (FANIP), which was put on hold pending the results of DOD initiatives that addressed the same issues.

In August 1991 DFAS started the implementation of the Joint Service Software (JSS) which is the adaptation of the Air Force military pay system. The JSS implementation within the Army had been delayed because of the war in SWA. The decision to use the Air Force military pay software was made in 1988, long before DFAS came into existence.

#### Impact of Updated DMRD 910

In December 1991, the Defense Management Report Decision (DMRD) 910, SUBJECT: Consolidation of DOD Accounting and Finance Operations, was updated. Now, DFAS would capitalize finance and accounting functions by 1 October 1992 and assume responsibilities for all regionalization and consolidation efforts. This new DOD alternative came about after review of all of the service component regional plans. The alternative proposal in DMRD 910 states:

"The DOD components' proposals for consolidating or regionalizing finance and accounting operations would result in approximately 30 DOD component finance centers. Additionally, the proposed plans are neither functionally nor operationally consistent. Further, many of the proposed regional offices would be located in close

proximity to each other, perform similar services, but operate using a variety of component unique systems and procedures that would impede further desired consolidation and standardization. At the same time the DFAS is working to standardize systems and policies and consolidate associated operations. While the Department should support cost effective plans for consolidation of functions, the proposals offered by the DOD components present an obstacle for the Department to realize even greater savings, while perpetuating current duplications and inconsistencies. To avoid the added costs associated with proposed, but unnecessary, regional proliferations, the DFAS could assume management responsibility for component accounting and finance functions, and related consolidation efforts. By consolidating finance and accounting operations into a limited number of locations, the Department should realize significant additional operating savings. Additionally, a consolidation of component functions could be expected to facilitate standardized operations, improve customer service, reduce overhead costs, and maximize the economies and efficiencies initially anticipated with the establishment of DFAS."<sup>19</sup>

As directed by DMRD 910, an implementation group was formed with senior representatives from all service components. This group is currently gathering data and has scheduled several in-process reviews prior to a final report to the DOD Comptroller scheduled for 15 May 1992. This is a very ambitious schedule to implement the requirements of DMRD 910 in an efficient and cost effective manner while ensuring uninterrupted service to customers. The implementation group is also to include a recommendation for the disposition of tactical finance and accounting operations.

The capitalization of current Army manpower assets no later than 1 October 1992 means the functions and manpower assets must be minutely refined. The right number of personnel to be left with the installation under Army control with specific job

requirements must be identified. It is recognized the number of employees will be much smaller and therefore so will the supervisory grade structure. At best, the capitalization process will be difficult and turbulent. DFAS will not offer jobs to all affected employees and others will not want to leave their current locations. This is where finance soldiers become very important to the success of implementing DMRD 910. The tactical structure is expected to remain intact under Army control. The finance soldiers offer flexibility for the implementation of DFAS consolidation goals.

The functions performed by the remaining Army finance assets, whether they are part of the installation staff or the tactical finance units, will require a high level of expertise and flexibility. It will certainly not be business as usual. Capitalization will occur long before the standardization of procedures and policy and new systems can be employed. This will cause immense pressure to provide customer service while dramatic changes to the way of doing business are occurring. The relationships between the remaining Army finance assets and DFAS must be one of complete teamwork. Communication will be another key. The rapidity of the procedural and system changes will result in errors. Thus, the communications system employed by DFAS must be quick and reliable, or the credibility of prompt, accurate service to our soldiers will be lost.

To complement DFAS initiatives, my view is that the finance TOE structure should remain intact and will likely be instrumental

in ensuring all of the changes do not result in a degradation of customer support. The Soldier Support Center (SSC) has forwarded a request through Army channels to the Joint Chiefs of Staff (JCS) to appoint the Army as the Executive Agent for battlefield finance and accounting operations to all land forces in a theater of operations. The Finance Board concurred in this action and it makes sense. The Army is the only service component with enough TOE finance structure to perform this mission. In SWA Army finance units provided the full spectrum of finance support to all DOD personnel. Furthermore, most contract payments in the theater, the majority of cash and disbursing requirements and all central funding was accomplished by Army finance units.

Over the short term, as capitalization occurs, TOE finance units may be called upon to support DFAS centralized operations in addition to supporting their home station military populations. Major unit moves and shifts in troop populations are already contemplated due to the downsizing of the Army and as units are returned from Germany. The Finance Support Commands may be divided even as small as a Finance Support Team to cover installation support. Part of the finance TOE structure should be placed at DFAS consolidated centers to maintain expertise for battlefield requirements. As time goes on this would be particularly true for commercial accounts and travel operations.

## Training

As DFAS initiatives mature and functions become consolidated and centralized, maintaining proficiency through training will become a major issue. Most civilian finance personnel become proficient through on the job training. A few take correspondence courses and others attend resident training at the Finance School at Ft. Benjamin Harrison, IN. Courses for civilians include military accounting, travel, commercial accounts and civilian pay. Military training follows that of any branch. Enlisted soldiers have advanced individual training and NCO courses, while officers have the finance basic and advanced courses. In a review of implementation plans and literature from DFAS, there is little mention of training. With all of the changes of procedures, policies, and systems, training should be an essential element of the DFAS plan.

As consolidation and standardization occurs, where will training take place? Will the specific technical courses mentioned above be absorbed by DFAS? Will soldiers go to DFAS training centers to become proficient in tasks that will be required on the battlefield? Will the Finance School be able to adapt and still perform as a branch school? How will individuals in the finance TOE units stay proficient in travel, commercial accounts, and even disbursing when these functions are centralized or use systems that can be applied only at a fixed site and not on the battlefield or in a remote location? The answer is simple: the Finance School must continue to lead our training efforts and



remain the primary training institution for DFAS. I would envision the Finance School would train all services finance personnel similar to the Defense Information School also at Ft. Harrison. This will allow Finance Corps soldiers to receive the proficiency training either through individual courses or normal soldier training as occurs now. Without this and as the Finance Corps grows smaller, this may undermine the existence of the branch.

DFAS has been organized expressly to reduce overall costs of finance and accounting operations through consolidation and standardization of functions, allowing the reduction of manpower. The Finance Corps must adapt to this situation and even as the branch is reduced, still provide innovative ways to provide customer service in peacetime and battlefield support during contingency operations. Soldiers like to be serviced by soldiers. As we change, the impacts will be great and felt across the entire spectrum of finance and accounting operations. DFAS needs the support of the Finance Corps to ensure the changes are transparent to our soldiers and customers.

#### **THE RESOURCE MANAGEMENT CORPS**

As the Army reduces in size, every branch and functional area will be searching for ways to maintain quality while eliminating spaces and experienced personnel. This is certainly true of the Finance Corps and the Comptroller functional area. In the face of

declining resources, the functions performed by the Army's civilian and military resource management professionals become even more important. Recognizing this importance and the reality of declining manpower, the Assistant Secretary of the Army for Financial Management (ASA(FM)) and the Comptroller of the Army (COA) recently received two reports addressing the future of the resource management community.

#### RM 2000 Report

The first report, RM 2000, was released in September 1990. This report is an introspective examination of the resource management work force requirements in terms of personnel, experience, and training into the next century. The study was conducted in four phases: phase one scanned the trends, issues, and concerns; phase two involved a seminar with a cross section of resource management professionals (military, civilian, active and retired) to establish a set of imperatives, challenges, and opportunities; phase three consisted of communicating the results of the seminars and completing the strategic plan; and phase four is the implementation of the strategic plan ensuring that the recommendations are institutionalized and monitored. RM 2000 resulted in numerous issue papers encompassing the entire resource management spectrum. There was a wide range of ideas expressed by the seminar participants with respect to the future work force, military/civilian mix, organizational structure, and training. Regarding the military/civilian mix, there was no

consensus on the proper mix nor was there any agreement on whether military were required in the RM business at all. Other comments from field interviews included, "trend is definitely civilianization of military positions. Must keep some military to keep perspective of what we are supporting. . .Thinks 44 and 45 should be merged," and, "RM doctrine will determine RM structure in war and peace." <sup>20</sup>

#### The Sigma Study

The second study is entitled Resource Management Military Career Field Study prepared by Roger W. Collins and Marcia D. Gillette of Sigma Systems, Inc. This study, commonly known as the Sigma Study, was contracted by the ASA(FM) and released 28 February 1991 on a limited basis. The principal objective of this study was to determine the potential advantages and disadvantages of consolidating a number of related military career fields into a single career management field for resource management.<sup>21</sup> The study encompassed the Finance Branch (officers-BC44 and enlisted-MOS 73), Comptroller Functional Area (FA45), Operations Research, Resource Management (FA49D), Force Development Functional Area (FA50A), and the Health Services Comptroller Specialty (SC67C). The study team developed six alternatives:

- (1) Maintain the current system.
- (2) Consolidate all RM positions within all branches

and functional areas and retain the Finance Corps as an accession branch.

- (3) Create a consolidated RM functional area and maintain the Finance Corps, but require all field grade officers to single track within the resource management functional area.
- (4) Create a new single-track RM Branch that merges the Finance Corps and consolidated Comptroller functional area.
- (5) Create a new single-track non-accession RM Corps with officers assigned after performing in their basic branches. This alternative would absorb all current Finance Corps and RM positions.
- (6) Consolidate the Health Service Comptroller with any of alternatives two through five.

The Sigma study team concluded the consolidation of all resource management positions is necessary to increase control over resource management personnel and the functions they perform, and to increase the experience level of comptrollers who must perform highly sensitive, critical, and responsible tasks.<sup>22</sup> The study team recommended all resource management positions be consolidated into a single functional area and that alternative three would be the most acceptable to the entire Army while meeting the most critical needs of the resource management community.<sup>23</sup>

## Merger

After analyzing each of these two studies, I believe the Army would be best served by merging Comptroller (FA45) positions into the Finance Corps. This resulting "branch" should be renamed the Resource Management Corps. The Sigma Study is very comprehensive and includes the Health Services Comptroller Specialty and Functional Areas 49 and 50 as part of their look at resource management positions. I do not include these positions because they are on the periphery of the resource management spectrum and should only be included through an evolutionary process once the new Resource Management Corps is established.

There is no doubt the current Finance Corps and FA 45 positions are going to be reduced by both faces and spaces as the Army draws down to Congressionally mandated levels. The following table depicts FY 92 active duty BC44/FA45 officer authorized and inventory levels (both TOE and TDA):

### FY 92 BC44/FA45 COMPARISON AUTHORIZATIONS AND INVENTORY

	Finance Corps (BC44)		Comptroller (FA45)	
	AUTH	INV	AUTH	INV
LT/CPT	229	439	115	794
MAJ	111	252	155	558
LTC	80	127	167	322
COL	22	38	72	116
TOTAL	442	856	509	1790

Source: DAPERSCOM, Oct 91

### FIGURE 5

As with every branch and functional area, personnel inventory levels exceed authorizations. This allows for the dual-track

career program under the current Officer Personnel Management System (OPMS). A Finance Corps Officer can expect to serve in an authorized BC44 position nearly every other tour. Comptrollers may not perform in an authorized FA45 position until late in their career, and probably only one out of every three tours. Over four hundred Finance Corps officers are qualified as Comptrollers and carry a FA45 identifier. At any given period approximately one-third of the Comptroller authorizations are filled by Finance Corps officers. There is little doubt the number of military Comptroller authorizations will decrease by elimination or civilianization over the next several years. The exact number cannot presently be determined, but the inventory of current Finance Corps and Comptroller FA45 officers who would form the Resource Management Corps is sufficient to meet the Army's needs over the next several years. As the new Resource Management Corps matures there will be a requirement to select officers to branch transfer to train and fill mid to senior level requirements.

An important aspect of this proposal is that Finance Corps enlisted personnel would become the foundation of the Resource Management Corps. The enlisted structure is what makes the merger a "branch" rather than a combination of officer functions. The training and development of the enlisted force maintains the essence of the resulting branch functions and traditions. Actually this is a normal transition. Today, comptroller functions performed by enlisted personnel in TDA or TOE positions are filled by the Finance Corps Accounting Specialists, MOS 73D.

Resource management military positions must be based on a wartime requirement. Without a wartime requirement the current Comptroller Table of Distribution and Allowances (TDA) positions will be further scrutinized for elimination. The October 1990 TOE/TDA Management of Change (MOC) Window had only 26 Comptroller MTOE Authorizations.<sup>24</sup> The Sigma Study fails to recognize the absolute need to establish the Comptroller positions based on the wartime mission. This has been a failing of the resource management field in general for several years. Even the September 1991 final coordinating draft of FM 14-6, Resource Management Operations, fails to identify any structure correlating to specified wartime missions and functions. As small as the Finance Corps is, the wartime mission has been identified, structured, and evaluated. This has led to a viable career path for Finance Corps officers and soldiers similar to any other branch. Likewise, the requirement for wartime comptrollers was proven during Operations JUST CAUSE and DESERT SHIELD/STORM. Many comptrollers were deployed to Southwest Asia (SWA). The comptroller staffs of Central Command (CENTCOM), Third Army, and 22d TAACOM, were absolutely essential in certifying funds and developing Host Nation Support reports during the SWA deployment. Further, most combat divisions deployed with resource management personnel. Reserve component units also brought their comptroller elements. This begs the question as to why most of these positions are coded TDA? My research has caused me to conclude that each division should have a resource management MTOE cell. Within The Army

Authorization Document System (TAADS) there is a Resource Mgt Aug Tm with a Standards Requirement Code (SRC) of 14500LB00. This team is documented with 5 officers and 6 enlisted, but should probably be downscoped and validated during the next Total Army Analysis (TAA). The billpayer would have to be a TDA tradeoff of comptroller officer positions. The enlisted strength would come from the Finance Corps, specifically Accounting Specialists (MOS 73D), which should not be an insurmountable problem, given a combined Resource Management Corps and smaller numbers. The revised Resource Management Team should be documented with one officer (Major) and four enlisted, including a Staff Sergeant. This team's mission would be to accomplish all of the programming and budgeting for the division. Primary responsibilities would include certifying fund availability in peace and war and handling all Defense Business Operating Fund (DBOF) transactions. They could also be used as the division commander's Internal Control element. Organizationally, this cell should be under the G3. An alternative would be as a special staff section under the division Chief of Staff. The final version of FM 14-6 should include this structure and missions.

At the time the Sigma Study was printed DFAS was being established. This DOD organization will significantly affect the way resource managers conduct business. Over the next few years the automated accounting systems will change and become consolidated and perhaps even centralized. The interfaces for Army logistical systems will require modification. Information



acquired from these systems is the lifeblood of a good resource manager. Each resource manager will have to be educated on these systems. Drawing upon the education and experience of our officers will be very important for effective resource management. For example, earlier in my career I was assigned as a Captain to a resource management job in a separate brigade, replacing a combat arms officer. Immediately, I was faced with several procurement actions where goods and services had been procured without prior approval and obligation of funds. It took up to eighteen months to process these actions through the Army's legal system to ensure vendor payment. Additionally, my knowledge of the Army's Standard Financial System (STANFINS) allowed my unit to deobligate and reuse scarce funds. I use this example to underscore the fact that as the Army reduces in size, resource managers must have the experience and education to ensure efficiency and effectiveness in our operations. The Finance School provides the majority of resource management training for military and civilians. But there is no substitute for actual experience.

There is another important aspect concerning resource management training. The Army has an excellent Comptrollership Masters degree program with Syracuse University that should be continued. Other civilian training programs and military schooling such as the Professional Military Comptrollership School at Maxwell Air Force Base should also be maintained. However, the Army cannot afford to train up to 1800 officers with a masters degree for one utilization tour. Periodic recurring

up-to-date training, as currently provided by the Finance School, is necessary to help build experience in our resource management officers. The Finance School also has the talent and expertise to provide proponency stewardship for resource management according to the desires of the Comptroller of the Army. Bottom line is the Army must be very judicious in our training of RM officers.

So why would a Finance Corps officer advocate the merger of FA 45 into the branch and renaming the result the Resource Management Corps? Over the last few years the Finance Corps has proven its need and capabilities during war and has a very viable career pattern for branch officers. Conversely, the Comptroller functional area is in jeopardy because of historical reliance on TDA positions, the cost of training, lack of an adequate career pattern, and continued civilianization. The Sigma Study made the point that combat arms commanders want military comptrollers that come from the combat arms. I believe the significance of this last statement is now diminished. The Finance Corps command structure and the fact that most incoming finance officers will be detailed to a combat arms branch for their first assignment has obviated the "combat arms comptroller" perception. But there is a belief among many combat arms officers holding FA45 that if a merger occurred they would never accept being rebranched as a Finance Corps officer. Therefore, with a merger, the best solution would be to rename the Finance Corps as the Resource Management Corps and create different areas of concentration for comptroller skills such as budget officer, management officer,

finance and accounting officer, etc. Additionally, as the Army downsizes, the combat arms officers will be increasingly pressured to maintain proficiency and duty in their branch. This was the general thesis of COL Richard Teters who advocated a resource management branch back in 1987. He stated, "Combat arms officers selected for functional areas that are not in the warrior mainstream, such as resource management, may be severely hampered in their pursuit of a successful warrior's career because of time restrictions."<sup>25</sup> There is a perception among many FA45 officers that there is no career progression and promotion opportunities are slim. In fact, there have recently been several general officer positions previously filled by FA45 officers which have now been filled by generals holding other functional area skills such as FA49.

Of the two studies, the Sigma Study offers many insightful ideas and a comprehensive evaluation on the future of resource management. The RM 2000 study offers some vision, but no concrete comprehensive plan for implementation. The Sigma Study compares the Air Force and Navy resource management force structure to the Army's. The Air Force structure illustrates many of the advantages of a consolidated RM Corps such as control, career progression, deployability, experience, and education opportunities. I am in general agreement with the Sigma Study conclusions. However, the overall recommendation of a consolidated resource management functional area that in effect merges the Finance Corps and the resource management functional

areas at the field grade level is not satisfactory. This solution does not solve the basic ills of the resource management community, such as the lack of a definitive wartime mission, and virtually ignores the existence and historical contributions of the Finance Corps. The panacea will not be further civilianization-- the Comptroller Career Program (CP-11) also faces reductions.

Bold action must now be taken to best serve the resource management needs of our future Army. No decision will escape controversy. I believe all FA45 positions should be scrutinized and a proper MTOE built for wartime missions. These positions should be merged as separate RM areas of concentration (AOC) into the Finance Corps (BC44). This action will require a policy change to DA Pam 600-3, allowing combat arms officers to select and serve in the new branch. Concurrently, the Finance Corps should be renamed the Resource Management Corps. This offers the best use of current expertise and the advantage of merging into an established branch organized under the regimental system and traditional values. There would be no need to change branch insignia or regimental traditions, especially since the enlisted structure remains constant. One of the challenges the Comptroller of the Army would face with this action would be to properly "market" the new RM Corps to Army leadership, commanders and personnel affected by the change. We will then be prepared to face the future resource management needs and challenges of our Army.

## **SUMMARY AND CONCLUSIONS**

The Finance Corps is at a crossroads of its very existence. DFAS and the DMRD 910 initiatives of capitalization and centralization are realities. The successes and lessons learned of the past few years have been completely overshadowed by the immediate challenges of coexisting with DFAS. The capitalization of all Army financial operations and personnel is scheduled to occur on 1 October 1992. In no way can a we/they atmosphere exist. The focus has to be on serving the Army in war and peace, as it always has been, but now working within a framework of a centralized DOD organization. The relationship needs to be built from the grassroots up, with finance tactical units knowing early-on how they will interrelate with DFAS operations.

So what strategy should be implemented for the future? The first step is the finalization in the appointment of the Finance Corps as the DOD Executive Agent for battlefield finance and accounting operations to all land forces in any contingency operation. This sets the foundation for the finance tactical units to interface with DFAS on all elements of financial support during peace, and especially those that will transition to the battlefield.

The next step would be to have the Finance School appointed as the primary training institution for DFAS. DFAS planning does not include the formal training of personnel. Each branch of the Army

has a branch school to educate all soldiers on the expertise required to be proficient in that branch. Additionally, these schools are the heartbeat for that branch in doctrine and proponentcy. The Finance School is also the primary educational institution for the Army resource management community. Essentially, without the branch school, the branch ceases to be a viable organization. Therefore, it is important for both DFAS and the Finance Corps that the school survives. Appointment as the DFAS primary training institution might see the Finance School evolve into a "joint school" much like the Defense Information School. If this works, the school would likely grow, and therefore, may warrant a general officer billet.

During the next TAA, two years from now, our strategy should also include a revalidation of the current TOE structure of Finance Groups, Finance Support Commands and Finance Detachments. Due to the declining authorizations, DFAS centralization and capitalization initiatives, reduction of forward based units, and shift of the national military strategy to a regional focus with swift and decisive conflict termination, the Theater Finance Command mission and structure should be completely reviewed, reorganized, and revalidated. The Resource Management Team of one officer and four enlisted should be validated and added to each division TOE. And, in my opinion, the Resource Management functional area should merge with the Finance Corps and form the "Resource Management Corps."

All of this can happen, but it will take strong progressive leadership to develop and implement the vision. The future of the Finance Corps is not assured. But, with a viable and tested battlefield mission and with a sound relationship with DFAS the Finance Corps will continue "To Support and Serve" our Army anywhere and anytime.

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## ENDNOTES

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<sup>2</sup>Message, "Feasibility Studies of the Finance Corps," CDRTRADOC FT MONROE, VA, DTG 121915Z Aug 85.

<sup>3</sup>Message, "AG and Finance Corps," CDRARCENT SUPCOM PROV //AFSC-CG//, DTG 270650Z Oct 90.

<sup>4</sup>Les Aspin, "An Approach to Sizing American Conventional Forces for the Post-Soviet Era (Washington, DC: 24 January 1992) 3.

<sup>5</sup>Chris Mattingly and Kevin Troller, "Battlefield Finance: A Payline in the Sand," Finance Corps Association Newsletter V/4 (Fall 1991) 39.

<sup>6</sup>Roger W. Searce, Finance Support During Low Intensity Conflict: Providing the Sustainment Edge (Carlisle Barracks, PA: 29 April 1990) 47.

<sup>7</sup>Message, "Military Pay Support to Operation DESERT SHIELD," CDRFORSCOM, FT MCPHERSON, GA, DTG 102359Z Dec 90.

<sup>8</sup>Defense Finance and Accounting Service, "Military Pay Support to the Army Operations DESERT SHIELD/STORM, August 1990-June 1991 (DRAFT)," September 1991, 13.

<sup>9</sup>Message, "Military Pay Support to Operation DESERT SHIELD," HQDA, WASH, DC, //SAFM-ZB// DTG 182254Z.

<sup>10</sup>William Matthews, "Cheney Makes Gift of Gulf War Overpayments," Army Times, 6 January 1992, 4.

<sup>11</sup>Defense Finance and Accounting Service, 22.

<sup>12</sup>J. D. Heard, "Finance Board Responses to ASA(FM) Taskers," Memorandum, Ft. Benjamin Harrison, IN, 18 November 91.

<sup>13</sup>Clyde E. Jeffcoat, "From the Deputy ASA(FA). . .," All Points Bulletin, 29 (January 1991) 1.

<sup>14</sup>D. J. Atwood, "Strengthening Defense Finance and Accounting Operations," (Washington, DC: 3 July 1990)

<sup>15</sup>Arnold R. Weiss, "The Defense Finance and Accounting Service," All Points Bulletin, 29 (March 1991) 3.

<sup>16</sup>Ibid, 4.

<sup>17</sup>Douglas A. Brook and Albert V. Conte, "Regionalization of Army Accounting and Finance," Memorandum, Washington, DC: 16 October 1991.

<sup>18</sup>"Finance and Accounting Proposed Network for the 1990's," 5.

<sup>19</sup>Defense Management Report Decision #910, "Consolidation of DOD Accounting and Finance Operations," 6.

<sup>20</sup>Department of the Army, RM 2000 Study Report (Washington, D.C.: September 1990), E13, E15.

<sup>21</sup>Roger W. Collins and Marcia D. Gillette, Resource Management Military Career Field Study (Falls Church, VA: 28 February 1991), 1-3.

<sup>22</sup>Ibid., 1-8.

<sup>23</sup>Ibid., 1-9.

<sup>24</sup>Ibid., 4-5.

<sup>25</sup>Richard L. Teters, Jr., "Resource Management: A Warrior's Kiss of Death," Resource Management, August 1987, 24.

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